Case 23-16360-ABA Doc 27 Filed 02/21/24 Entered 02/21/24 16:14:53 Desc Main

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Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322

dcarlon@kmllawgroup.com Attorneys for Secured Creditor

NewRez LLC d/b/a Shellpoint Mortgage Servicing

In Re:

Dennis Jones

Gretchen L. Jones a/k/a Gretchen Louise Jones

Debtors

Order Filed on February 21, 2024 by Clerk U.S. Bankruptcy Court **District of New Jersey**

Case No.: 23-16360 ABA

earing Date: 1/30/2024 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR **RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: February 21, 2024

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

(Page 2)

Debtor: Dennis Jones & Gretchen L. Jones a/k/a Gretchen Louise Jones

Case No: 23-16360 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, NewRez LLC d/b/a Shellpoint Mortgage Servicing, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 7321 Driftwood Lane, Mays Landing, NJ, 08330, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Sadek, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 25, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2023 through January 2024 for a total post-petition default of \$8,321.31 (4 @ \$2,089.37 less suspense \$36.17); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$2,089.37; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$6,231.94 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume February 1, 2024, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$400.00 for attorneys' fees and \$199.00 for filing fees, totaling \$599.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.